

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-11154-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Caroline A Carino
3061 Edwin Avenue, Apt 4G
Fort Lee, NJ 07024

Social Security No.:
xxx-xx-9134

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on April 21, 2025.

Dated: April 21, 2025
JAN: mcp

Jeanne Naughton
Clerk

In re:
Caroline A Carino
Debtor

Case No. 23-11154-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 21, 2025

User: admin
Form ID: plncf13

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Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2025:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Caroline A Carino, 3061 Edwin Avenue, Apt 4G, Fort Lee, NJ 07024-4810 |
| 519835603 | + 1170 Apartment Corp, 3030 Edwin Avenue, Fort Lee, NJ 07024-3442 |
| 519835636 | + FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835647 | + New Jersey EZ Pass Customer Service Cent, PO Box 52002, Newark, NJ 07101-8202 |
| 519835648 | + PROSPER FUNDING LLC, 221 MAIN STREET, SUITE 300, SAN FRANCISCO, CA 94105-1909 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Apr 21 2025 21:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Apr 21 2025 21:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519835604 | + Email/PDF: AffirmBKNotifications@resurgent.com | Apr 21 2025 21:30:59 | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862 |
| 519835606 | + Email/Text: ally@ebn.phinsolutions.com | Apr 21 2025 21:28:00 | ALLY FINANCIAL, INC, ATTN: BANKRUPTCY, 500 WOODARD AVE, DETROIT, MI 48226-3416 |
| 519835607 | Email/Text: ebnbankruptcy@ahm.honda.com | Apr 21 2025 21:29:00 | AMERICAN HONDA FINANCE, ATTN: BANKRUPTCY, PO BOX 168088, IRVING, TX 75016 |
| 519835608 | + Email/PDF: bncnotices@becket-lee.com | Apr 21 2025 21:42:40 | AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540, EL PASO, TX 79998-1540 |
| 520094721 | Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Apr 21 2025 21:31:40 | Advantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001 |
| 519835609 | + Email/Text: creditcardbkcorrespondence@bofa.com | Apr 21 2025 21:28:00 | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413 |
| 519835611 | + Email/Text: BarclaysBankDelaware@tsico.com | Apr 21 2025 21:29:00 | BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801 |
| 519835613 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 21 2025 21:32:09 | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 519835615 | + Email/PDF: ais.chase.ebn@aisinfo.com | Apr 21 2025 21:42:46 | CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298 |
| 519835617 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 21 2025 21:31:45 | CITIBANK NORTH AMERICA, CITIBANK SD |

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| | | | MC 425, 5800 SOUTH CORP PLACE, SIOUX FALLS, SD 57108 |
| 519835618 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 21 2025 21:32:18 | CITIBANK/THE HOME DEPOT, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034 |
| 519835619 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 21 2025 21:29:00 | COMENITY BANK/JESSICA LONDON, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125 |
| 519835620 | Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 21 2025 21:29:00 | COMENITY CAPITAL/IKEA, ATTN: BANKRUPTCY, PO BOX 18125, COLUMBUS, OH 43218 |
| 519835621 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 21 2025 21:30:59 | COSTCO CITI CARD, ATTN: BANKRUPTCY, PO BOX 6500, SIOUX FALLS, SD 57117-6500 |
| 519886999 | Email/PDF: Citi.BNC.Correspondence@citi.com | Apr 21 2025 21:32:16 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 520184525 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 21 2025 21:28:00 | Crosscountry Mortgage, P.O Box 619096, Dallas, 75261-9741, Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096 |
| 520184524 | + Email/Text: nsm_bk_notices@mrcooper.com | Apr 21 2025 21:28:00 | Crosscountry Mortgage, P.O Box 619096, Dallas 75261-9096 |
| 519835622 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Apr 21 2025 21:29:00 | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519896839 | Email/Text: BKCourtNotices@yourmortgageonline.com | Apr 21 2025 21:29:00 | Crosscountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 519835635 | Email/Text: BKCourtNotices@yourmortgageonline.com | Apr 21 2025 21:29:00 | DOVENMUEHLE MORTGAGE, INC/CROSS COUNTRY, ATTN: BANKRUPTCY, 1 CORPORATE DR. ST 360, LAKE ZURICH, IL 60047 |
| 519835643 | + Email/Text: bankruptcy@greenskycredit.com | Apr 21 2025 21:29:00 | GREENSKY, LLC., ATTN: BANKRUPTCY, 5565 GLENRIDGE CONNECTOR STE 800, ATLANTA, GA 30342-4796 |
| 519835644 | + Email/Text: bankruptcy@greenskycredit.com | Apr 21 2025 21:29:00 | GREENSKY/GS BANK US, 5565 Glenridge Connector, Ste 800, Atlanta, GA 30342-4796 |
| 519878218 | Email/Text: bankruptcy@greenskycredit.com | Apr 21 2025 21:29:00 | Greensky,LLC/Home Depot Loan, 3155 Royal Drive Suite 175, Alpharetta, GA 30022-2479 |
| 519835645 | ^ MEBN | Apr 21 2025 21:24:34 | HIGHER EDUCATION STUDENT ASSISTANCE AUTH, HESAA SERVICING/ATTN: BANKRUPTCY, P.O. BOX 548, TRENTON, NJ 08625-0548 |
| 519835646 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 21 2025 21:29:00 | Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081 |
| 519852624 | + Email/Text: RASEBN@raslg.com | Apr 21 2025 21:28:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 519893800 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 21 2025 21:30:56 | Portfolio Recovery Associates, LLC, c/o JET BLUE, POB 41067, Norfolk, VA 23541 |
| 519835649 | + Email/PDF: bankruptcy_prod@navient.com | Apr 21 2025 21:30:56 | SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500 |
| 519835651 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 21 2025 21:42:41 | SYNCB/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835652 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 21 2025 21:31:37 | SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835653 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |

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| | | Apr 21 2025 21:31:34 | SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064 |
| 519835654 | + Email/PDF: ais.sync.ebn@aisinfo.com | Apr 21 2025 21:31:44 | SYNCHRONY BANK/OLD NAVY, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060 |
| 519835655 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com | Apr 21 2025 21:29:00 | TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 259001, PLANO, TX 75025-9001 |
| 519861626 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Apr 21 2025 21:28:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 519835656 | Email/Text: bankruptcies@uplift.com | Apr 21 2025 21:28:00 | UPLIFT, INC., ATTN: BANKRUPTCY, 440 N WOLFE RD, SUNNYVALE, CA 94085 |
| 519835657 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 21 2025 21:31:35 | WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 |

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 519835605 | *+ | AFFIRM, INC., ATTN: BANKRUPTCY, 30 ISABELLA ST, FLOOR 4, PITTSBURGH, PA 15212-5862 |
| 519835610 | *+ | BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413 |
| 519835612 | *+ | BARCLAYS BANK DELAWARE, ATTN: BANKRUPTCY, PO BOX 8801, WILMINGTON, DE 19899-8801 |
| 519835614 | *+ | CAPITAL ONE, ATTN: BNAKRUPTCY, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285 |
| 519835616 | *+ | CHASE CARD SERVICES, ATTN: BANKRUPTCY, P.O. 15298, WILMINGTON, DE 19850-5298 |
| 519835623 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835624 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835625 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835626 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835627 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835628 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835629 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835630 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835631 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835632 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835633 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835634 | *+ | DEPT OF ED/NELNET, ATTN: BANKRUPTCY CLAIMS/NELNET, PO BOX 82505, LINCOLN, NE 68501-2505 |
| 519835637 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835638 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835639 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835640 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835641 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835642 | *+ | FED LOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184 |
| 519835650 | *+ | SALLIE MAE, INC, ATTN: BANKRUPTCY, PO BOX 9500, WILKES BARRE, PA 18773-9500 |
| 519835658 | *+ | WALMART CREDIT SERVICES/CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285 |

TOTAL: 0 Undeliverable, 25 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor CrossCountry Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Russell L. Low | on behalf of Debtor Caroline A Carino ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 4